



Registry Trust Ltd
2007 Annual Statistics

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2007 highlights

County court judgments:

- There were 981,923 county court judgments in 2007, down by four percent year-on-year.
- Consumer judgments (excluding DVLA) fell by six percent to 796,528 but remained the second highest level since 2000.
- Commercial judgments increased by four percent year-on-year to 185,395.
- The DVLA stopped using the county courts judgment mechanism in April 2007. There were an additional 5,591 DVLA judgments in 2007.

Child Support Agency liability orders:

- Child Support Agency liability orders increased by two percent to 1,822 in 2007.
- This followed a fall of 25 percent in 2006.

Administration orders:

- Administration orders increased by 30 percent to 7,407 in 2007.

High court judgments and fines defaults:

- Under the new Register of Judgments, Orders and Fines in 2006, high court judgment and fines default information began to be registered.
- There were 1,506 HCJs registered in 2007.
- The number of default fines in 2007 was 29,369.

Scottish decrees:

- There were 27,608 Scottish decrees; down by seven percent year-on-year.
- Commercial Scottish decrees increased by one percent year-on-year to 3,814.



Introduction to Registry Trust

The Register of County Court Judgments (RCCJ) has been in place since 1854. This register records the names and addresses of those who owe money in county courts in England and Wales.

During 2006 the RCCJ was superseded by the Register of Judgments, Orders and Fines which added high court judgments and fines default information. Until 1986 the Register was kept by the Lord Chancellor and since then the register has been kept on his behalf by a non profit company, Registry Trust Ltd.

As well as this register, the Trust now supports other jurisdictions in the British Isles and Ireland. In addition the Register includes details of child support orders, DVLA judgments and consumer administration orders.

The judgment and decree information that Registry Trust verifies and distributes plays a key role in keeping borrowing under control. Unsecured credit is frequently refused to people with judgments or decrees (entries stay on the register for six years). Mortgage lenders normally require judgments to be paid in full. Registry Trust works exclusively in the public interest and is dedicated to efficient and courteous public service.

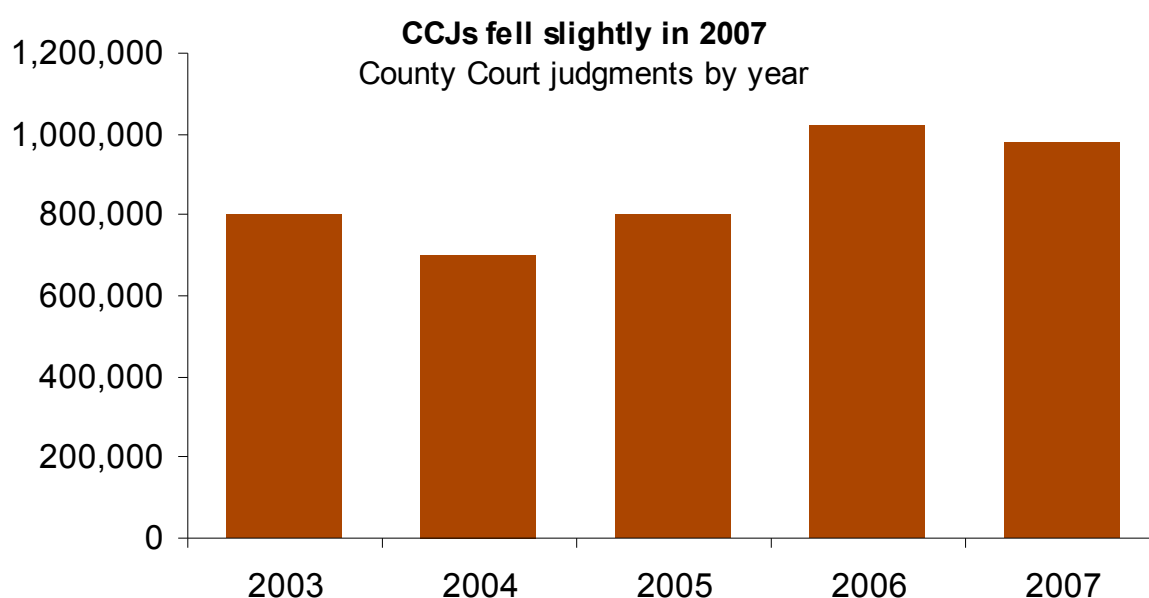
England & Wales (CCJs)

There were 981,923 county court judgments (CCJs) in England and Wales, excluding DVLA judgments; a fall of four percent year-on-year.

Consumer judgments (excluding DVLA judgments) fell six percent year-on-year while commercial judgments increased by four percent over the same period. Commercial judgments have been increasing every year since 2004.

Table one: County Court Judgments (excluding DVLA judgments)

	2003	2004	2005	2006	2007
Consumer	631,368	538,383	635,222	843,853	796,528
Commercial	170,689	161,882	167,664	178,313	185,395
Total CCJ	802,057	700,265	802,886	1,022,166	981,923
y/y change	-1.6%	-12.7%	14.7%	27.3%	-3.9%



Total CCJ satisfactions fell by 0.2 percent in 2007 to 128,346. Commercial satisfactions increased for a third year running, by eight percent to 22,195. The number of commercial satisfactions could reflect a tougher approach by lenders or be representative of a more responsible attitude of business to paying debts.

Consumer cancellations dropped by around 10 percent to 49,905. Total CCJ cancellations fell by five percent to 85,428.

Table two: CCJ satisfactions

	2003	2004	2005	2006	2007
Consumer	96,581	98,967	93,443	108,079	106,151
Commercial	14,554	14,287	15,476	20,586	22,195
Total	111,135	113,254	114,029	128,665	128,346
y/y change	-24.0%	1.9%	0.7%	12.8%	-0.2%

Table three: CCJ cancellations

	2003	2004	2005	2006	2007
Consumer	43,379	44,538	54,277	55,626	49,905
Commercial	30,751	31,102	32,011	33,994	35,523
Total	74,130	75,640	86,288	89,620	85,428
y/y change	-1.4%	2.0%	14.1%	3.9%	-4.7%

DVLA judgments

Judgments from the Driver and Vehicle Licensing Authority (DVLA) were introduced in 2004. These were the result of a new DVLA policy of obtaining judgments against people failing to pay road tax. However, the DVLA has ceased using the County Courts as an enforcement means and only 5,591 DVLA judgments were registered between January and April 2007.

Table four: DVLA judgments

	2003	2004	2005	2006	2007
DVLA		72,000	216,000	82,963	5,591
CCJ & DVLA		700,265	1,018,886	1,105,129	987,514
y/y change			45.5%	8.5%	-10.6%

CSA liability orders

Child Support Agency liability orders have increased by nearly two percent in 2007.

Table five: CSA liability orders

	2003	2004	2005	2006	2007
CSA orders	569	1,182	2,388	1,790	1,822
y/y change	108.4%	107.7%	79.8%	-25.0%	1.8%



Administration orders

The number of administration orders increased for a second year running in 2007. There were 7,407 combined registrations in 2007, up by around 30 percent compared to 2006. This is the highest number of registrations since Registry Trust started to collect the data in 2002.

Table six: Administration orders

	2003	2004	2005	2006	2007
Combined registrations	3,138	3,248	2,972	5,710	7,407
y/y change	-29.1%	3.5%	-17.2%	92.1%	29.7%



High Court judgments

Under the new Register of Judgments, Orders and Fines, high court judgment (HCJ) information began to be registered by Registry Trust in 2006. In 2007, 1,506 HCJs were registered.

Table 7 : High Court Judgments

	2003	2004	2005	2006	2007
Combined judgments				504	1,506
Combined satisfactions				25	15
Combined cancellations				80	88
Total				609	1,521
y/y change					149.8%

Fines

As with HCJs, fines were registered with Registry Trust from 2006. In 2007, 29,387 default fines were registered. Satisfaction and cancellation rates are higher than with CCJs. There were over 5,000 satisfactions and over 4,400 cancellations.

Table eight: Fines

	2003	2004	2005	2006	2007
Combined judgments				14,083	29,369
Combined satisfactions				2,786	5,022
Combined cancellations				3,947	4,416
Total				20,816	34,391
y/y change					65.2%

Scottish decrees

For the second year running, the number of Scottish decrees fell. They fell by eight percent in 2007. However, commercial decrees, mirroring the trend in England and Wales increased. Commercial decrees rose by one percent in 2007.

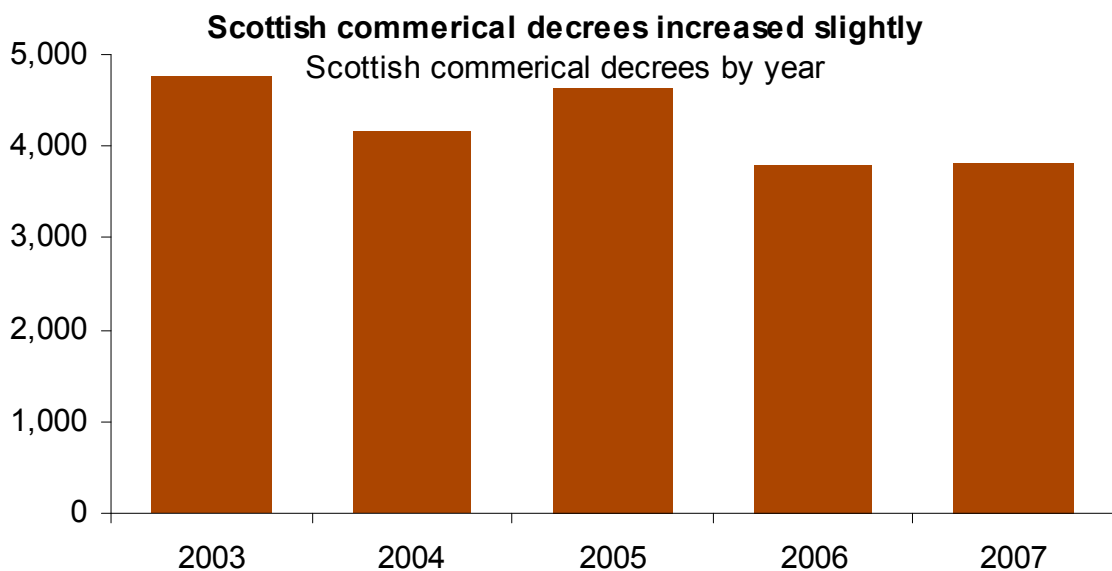
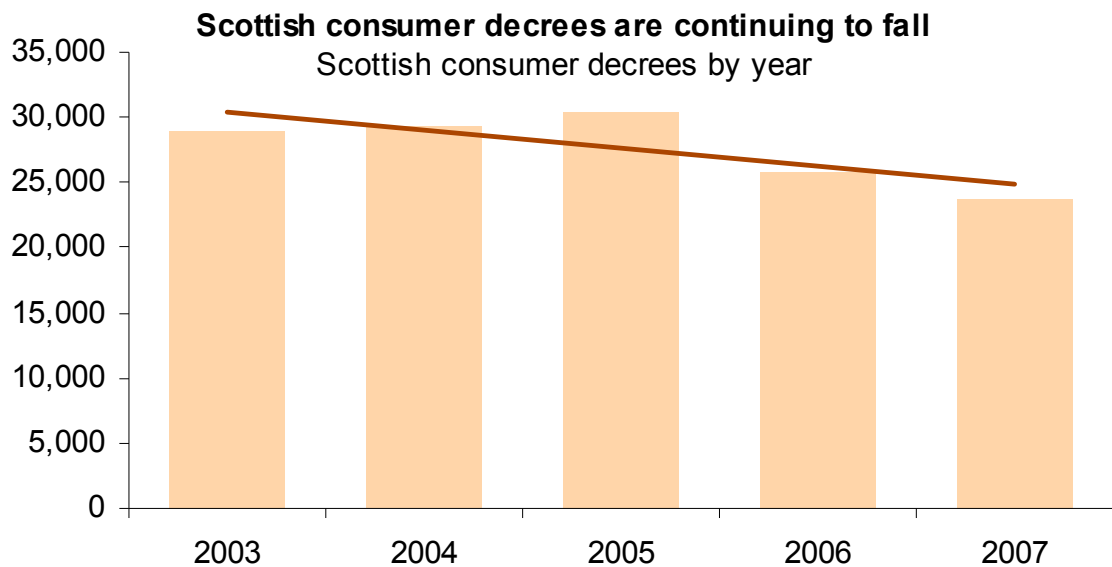


Table nine: Scottish decrees

	2003	2004	2005	2006	2007
Consumer	28,855	29,374	30,428	25,721	23,794
Commercial	4,758	4,150	4,634	3,794	3,814
Total	33,613	33,524	35,062	29,515	27,608
y/y change	-1.9%	-0.3%	4.6%	-15.8%	-6.5%

Scottish recalls grew by five percent in 2007 to 1,180.

Table ten: Scottish recalls

	2003	2004	2005	2006	2007
Consumer	789	833	1,038	1,077	1,180
Commercial	134	100	139	168	131
Total	923	933	1,177	1,245	1,311
y/y change	4.7%	-25.4%	39.0%	5.8%	5.3%

Other jurisdictions

Registry Trust collects judgment data from other jurisdictions including Ireland, Northern Ireland, Jersey, and the Isle of Man.

Table eleven: Northern Ireland registrations

	2003	2004	2005	2006	2007
Judgments	7,545	10,498	9,960	8,029	7,376
Set asides	139	183	239	161	238
Total	7,684	10,681	10,199	8,190	7,614
y/y change	-18.5%	39.0%	-4.5%	-19.7%	-7.0%

Table twelve: Irish judgments

	2003	2004	2005	2006	2007
Consumer judgments		3,844	16,443	11,932	11,577
Commercial judgments		911	3,816	3,391	3,174
Total		4,755	20,259	15,323	14,751
y/y change			326.1%	-24.4%	-3.7%

Table thirteen: Irish judgments registered at the Four Courts

	2003	2004	2005	2006	2007
Combined judgments				2,213	6,894
Combined satisfactions				169	506
Total				2,382	7,400
y/y change					210.7%

Data from ITPA / Dun and Bradstreet



Table fourteen: Jersey judgments

	2003	2004	2005	2006	2007
Royal Court consumer	537	367	90	62	88
Royal Court commercial	110	120	28	21	30
Total Royal Court	647	487	118	83	118
Petty debt court consumer	3,176	3,316	3,598	2,928	3,796
Petty debt court commercial	390	547	576	377	541
Total Petty debt court	3,566	3,863	4,174	3,305	4,337
Total Jersey	4,213	4,350	4,292	3,388	4,455
y/y change	-8.0%	3.3%	-1.3%	-21.1%	31.5%



Appendix I: Glossary of terms

Administration order - A court order which covers an individual's outstanding debts. There is a maximum limit of £5,000. New legislation is expected to raise the maximum limit to £15,000.

Cancellations - A cancellation is recorded when a CCJ is set aside and expunged from the registry.

Commercial judgment - A judgment for a business debt.

Consumer judgment - A judgment against an individual.

Credit judgment - A judgment as a result of action from the credit industry (i.e. non-DVLA judgment).

CSA liability order - A liability order from the Child Support Agency against the self-employed who have irregular income.

DVLA judgment - A court judgment issued as a result of action by the Driving and Vehicle Licensing Authority.

Fines - A fine default registered by courts in England and Wales. This information has been collected by Registry Trust since April 2006 under the new Register of Judgments, Orders and Fines.

HCJ judgment - A judgment issued by the High Court in England and Wales. This information has been collected by Registry Trust since April 2006 under the new Register of Judgments, Orders and Fines.

Petty Debt Court - The Jersey equivalent of the County Courts in England and Wales.

Royal Court - The Jersey equivalent of the High Courts in England and Wales.

Satisfactions - A certificate of satisfaction is issued and registered once a CCJ is paid in full.

Scottish decree - The Scottish equivalent of a CCJ in England or Wales.

Scottish recall - The Scottish equivalent of a CCJ cancellation in England or Wales.



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